

Fill in this information to identify the case:

Debtor 1 Tonia V. Pollard
Debtor 2 _____
(Spouse, if filing)
United States Bankruptcy Court for the: Eastern District of Virginia
Case number 19-11892-KHK

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust Court claim no. (if known): 1

Last 4 digits of any number you use to identify the debtor's account: XXXXXX6325

Property address: 15184 Cloverdale Rd
Number Street

Woodbridge, VA 22193
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: / /
MM / DD / YYYY

☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: 7/1/2021-8/1/2021 iao \$1,208.74 (a) \$ 2,417.48

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____

c. Total. Add lines a and b. Suspense - (\$896.47)
(c) \$ 1,521.01

Debtor 1 Tonia V. Pollard
First Name Middle Name Last Name

Case number (if known) 19-11892-KHK

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

07/01/2021

MM / DD / YYYY

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

✕ /s/ Lauren S. Hunt
Signature

Date August 20, 2021

Print: Lauren S. Hunt
First Name Middle Name Last Name

Title Attorney

Company BWW Law Group, LLC

Address 8100 Three Chopt Road, Suite 240
Number Street

Richmond, VA 23229
City State ZIP Code

Contact phone (804) 282-0463

Email bankruptcy@bww-law.com

CERTIFICATE OF SERVICE

I certify that on this 20th day of August, 2021, the following person(s) were or will be served with a copy of the foregoing filed pleading electronically via the CM/ECF system or by first class mail, postage prepaid:

Thomas P. Gorman, Trustee
300 N. Washington St. Ste. 400
Alexandria, VA 22314

Suad Bektic, Esq.
98 Alexandria Pike, Suite 10
Warrenton, VA 20186

Tonia V. Pollard
15184 Cloverdale Rd
Woodbridge, VA 22193

/s/ Lauren S. Hunt

Lauren S. Hunt
Attorney
BWW Law Group, LLC

BK Filed date: 6/7/19
Debtor name: Pollard

Fay Servicing, LLC
Post Petition Payment Ledger

| Pmt Due/Comments | Amt Due | Date Received | Amt Rec'd | Pmt Satisfied | To/From Suspense | Suspense Balance |
|-------------------------|------------|---------------|------------|---------------|---------------------|----------------------|
| Begin Suspense | | | | | \$ - | \$ - |
| | | | | | \$ - | \$ - |
| 7/1/2019 | \$1,160.72 | 7/8/2019 | \$1,160.72 | 7/1/2019 | \$ - | \$ - |
| 8/1/2019 | \$1,160.72 | 8/12/2019 | \$1,160.72 | 8/1/2019 | \$ - | \$ - |
| 9/1/2019 | \$1,160.72 | 9/11/2019 | \$1,160.72 | 9/1/2019 | \$ - | \$ - |
| 10/1/2019 | \$1,160.72 | 10/21/2019 | \$1,160.72 | 10/1/2019 | \$ - | \$ - |
| 11/1/2019 | \$1,160.72 | 11/15/2019 | \$1,160.72 | 11/1/2019 | \$ - | \$ - |
| 12/1/2019 | \$1,160.72 | 12/13/2019 | \$1,160.72 | 12/1/2019 | \$ - | \$ - |
| 1/1/2020 | \$1,160.72 | 1/16/2020 | \$1,160.72 | 1/1/2020 | \$ - | \$ - |
| 2/1/2020 | \$1,160.72 | 2/5/2020 | \$1,160.72 | 2/1/2020 | \$ - | \$ - |
| 3/1/2020 | \$1,160.72 | 3/5/2020 | \$1,160.72 | 3/1/2020 | \$ - | \$ - |
| 4/1/2020 | \$1,160.72 | 5/27/2020 | \$2,321.44 | 4/1/2020 | \$ 1,160.72 | \$ 1,160.72 |
| 5/1/2020 | \$1,160.72 | 5/27/2020 | | 5/1/2020 | \$ (1,160.72) | \$ - |
| 6/1/2020 | \$1,160.72 | 6/5/2020 | \$1,160.72 | 6/1/2020 | \$ - | \$ - |
| 7/1/2020 | \$1,160.72 | 7/7/2020 | \$1,160.72 | 7/1/2020 | \$ - | \$ - |
| 8/1/2020 | \$1,232.83 | 7/31/2020 | \$1,232.83 | 8/1/2020 | \$ - | \$ - |
| 9/1/2020 | \$1,232.83 | 9/4/2020 | \$1,232.83 | 9/1/2020 | \$ - | \$ - |
| 10/1/2020 | \$1,232.83 | 10/5/2020 | \$1,232.83 | 10/1/2020 | \$ - | \$ - |
| 11/1/2020 | \$1,232.83 | 11/5/2020 | \$1,232.83 | 11/1/2020 | \$ - | \$ - |
| 12/1/2020 | \$1,232.83 | 12/7/2020 | \$1,232.83 | 12/1/2020 | \$ - | \$ - |
| 1/1/2021 | \$1,232.83 | 1/5/2021 | \$1,232.83 | 1/1/2021 | \$ - | \$ - |
| | | 2/3/2021 | \$1,160.72 | | \$ 1,160.72 | \$ 1,160.72 |
| | | 3/4/2021 | \$30.86 | | \$ 30.86 | \$ 1,191.58 |
| 2/1/2021 | \$1,232.83 | 4/5/2021 | \$985.00 | 2/1/2021 | \$ (247.83) | \$ 943.75 |
| 3/1/2021 | \$1,232.83 | 5/5/2021 | \$1,233.73 | 3/1/2021 | \$ 0.90 | \$ 944.65 |
| 4/1/2021 | \$1,232.83 | 6/10/2021 | \$1,208.74 | 4/1/2021 | \$ (24.09) | \$ 920.56 |
| 5/1/2021 | \$1,232.83 | 7/6/2021 | \$1,208.74 | 5/1/2021 | \$ (24.09) | \$ 896.47 |
| 6/1/2021 | \$1,208.74 | 8/11/2021 | \$1,208.74 | 6/1/2021 | \$ - | \$ 896.47 |
| Suspense Balance | | | | | \$ - | \$ 896.47 |
| 7/1/2021 | \$1,208.74 | | | | \$ (1,208.74) | \$ (312.27) |
| 8/1/2021 | \$1,208.74 | | | | \$ (1,208.74) | \$ (1,521.01) |
| TOTAL DUE | | | | | \$ - | \$ (1,521.01) |
| | | | | | \$ - | \$ (1,521.01) |
| | | | | | \$ - | |
| | | | | | \$ - | |
| | | | | | \$ - | |